

***Examiner's Amendment***

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interviews with Ariana Woods on 11/24/09 and 12/15/09.

**Claims 30 – 33** are cancelled.

**Claims 1 – 2, 4 – 5, 8, 10 – 11, 18, 20 – 21, 23 – 24 and 27 – 29** are amended as follows.

**Claim 1.** A method for developing a long-term financial plan using a financial modeling and counseling system accessible over a wide area network ~~such as the Internet,~~ comprising:

- projecting expected yearly income for a period of time based on user-provided historical financial information and external market data, said historical financial information relating to user income and expenses, and said external market data including at least one of interest rates and inflation rates;

- projecting expected yearly expenses for said period of time based on the user-provided historical financial information and the external market data;

- providing investment coaching over the wide area network for any projected surplus of income ~~after over~~ expenses, said investment coaching including investment advice, tax advice, product recommendations, and additional information for recommended products;

- providing financial coaching over the wide area network for any projected deficit of income ~~after over~~ expenses, said financial coaching including tax advice, business funding advice, spending advice, and investment portfolio balancing advice;

- wherein the investment coaching and financial coaching are each directly provided to a user through a customized automated coaching interface, and are each directly provided to the user through customized independent counseling from a live advisor; and

wherein access to the customized automated coaching interface and independent live advisor counseling is provided over the wide area network according to a user-selected service level agreement selected from a plurality of available unique service level agreements, wherein each of the available unique service level agreements includes a unique combination of amounts of accessible customized automated coaching, customized live advisor counseling, and the external market data, and

wherein the user introduces life risk events into the model at least one of the income and expense projections and wherein the automated coaching interface performs a life risk analysis, the life risk analysis comprising calculating an impact of the life risk events on a cash flow of the user based on the life risk events, actuarial data, the expected yearly income, and the expected yearly expenses.

**Claim 2.** The method of the claim 1 wherein user income and expense history reside ~~residing on external databases can be accessed by the model.~~

**Claim 4.** The method of claim 2 ~~herein~~ wherein the life risk event includes at least one of: job loss, disability, casualty, divorce, theft, fire, and collision.

**Claim 5.** The method of claim 1 wherein the at least one of the income and expense projections ~~model~~ predicts and highlights potential cash flow surplus and cash flow shortage for the user.

**Claim 8.** The method of claim 1 wherein the at least one of the income and expense projections includes displaying ~~financial model displays~~ the aggregate cash flow in the form of a timeline over a defined period of time.

**Claim 10.** The method of claim 9 wherein the at least one of the income and expense projections includes recalculating ~~financial model recalculates~~ the aggregated cash flow based on the new positions of said annual points.

**Claim 11.** A system for developing a long term financial plan comprising:

a user computer system coupled to a wide area network ~~such as the Internet;~~

a financial model generator coupled to said wide area network ~~for projecting~~ configured to project yearly user income and user expenses based on user-provided historical financial information and external market data for a plurality of years, said historical financial information relating to user income and expenses, and said external market data including at least one of interest rates and inflation rates;

a financial counseling server coupled to said wide area network configured to dispense for dispensing investment coaching for any projected surplus of income after ~~ever~~ expenses, said investment coaching including investment advice, tax advice, product recommendations, and additional information for recommended products, and configured to dispense dispensing financial coaching related to a projected user cash flow over said plurality of years, said financial coaching including tax advice, business funding advice, spending advice, and investment portfolio balancing advice;

wherein the investment coaching and financial coaching are each directly provided to a user through a customized automated coaching interface, and are each directly provided to the user through customized independent counseling from a live advisor; and

wherein access to the customized automated coaching and independent live advisor counseling is provided over the wide area network according to a user-selected service level agreement selected from a plurality of available unique service level agreements, wherein each of the available unique service level agreements includes a unique combination of amounts of accessible customized automated coaching, customized live advisor counseling, and the external market data, and

wherein the user introduces life risk events into the model at least one of the income and expense projections and wherein the automated coaching interface performs a life risk analysis, the life risk analysis comprising calculating an impact of the life risk events on a cash flow of the user based on the life risk events, actuarial data, the yearly income, and the user expenses.

**Claim 18.** The financial model generator of claim 11 wherein the at least one of the income and expense projections includes displaying financial model displays the aggregate cash flow in the form of a timeline over a defined period of time.

**Claim 20.** A computer program embodied on a computer readable medium for developing a long term financial plan using a financial modeling and counseling system, accessible over a wide area network such as the Internet, comprising which, when executed on a computer, performs the method comprising:

~~code for projecting~~ expected yearly income for a period of time based on user-provided historical financial information and external market data, said historical financial information relating to user income and expenses, and said external market data including at least one of interest rates and inflation rates;

~~code for projecting~~ expected yearly expenses for said period of time based on the user-provided historical financial information and the external market data;

~~code for providing~~ investment coaching over the wide area network for any projected surplus of income after ~~ever~~ expenses, said investment coaching including

investment advice, tax advice, product recommendations, and additional information for recommended products; ~~and~~

~~code for~~ providing financial coaching over the wide area network for any projected deficit of income ~~after ever~~ expenses, said financial coaching including tax advice, business funding advice, spending advice, and investment portfolio balancing advice; ~~and~~

~~code for~~ introducing life risk events into the model; and  
performing a life risk analysis through a customized automated coaching interface, the life risk analysis comprising calculating an impact of the life risk events on a cash flow of the user based on the life risk events, actuarial data, the expected yearly income, and the expected yearly expenses,

wherein the investment coaching and financial coaching are each directly provided to a user through the a-customized automated coaching interface, and are each directly provided to the user through customized independent counseling from a live advisor; and

wherein access to the customized automated coaching and independent live advisor counseling is provided over the wide area network according to a user-selected service level agreement selected from a plurality of available unique service level agreements, wherein each of the available unique service level agreements includes a unique combination of amounts of accessible customized automated coaching, customized live advisor counseling, and the external market data; ~~and~~

**Claim 21.** The computer program embodied on a the computer readable medium of claim 20, the method further comprising ~~code for~~ accessing user income and expense history residing on external databases.

**Claim 23.** The computer program embodied on a the computer readable medium of claim 21, wherein the risk event includes at least one of: job loss, disability, casualty, market downturn, divorce, theft, fire, and collision.

**Claim 24.** The computer program embodied on a the computer readable medium of claim 20, the method further comprising ~~a code segment for~~ predicting and highlighting potential cash flow surplus and cash flow shortage for the user.

**Claim 27.** The computer program embodied on a the computer readable medium of claim 20, the method further comprising ~~a code segment for~~ displaying the aggregated cash flow in the form of a timeline over a defined period of time.

**Claim 28.** The computer program embodied on a the computer readable medium of claim 27, the method further comprising a ~~code segment~~-dragging up and down each annual point of said timeline interactively on its axis.

**Claim 29.** The computer program embodied on a the computer readable medium of claim 28, the method further comprising a ~~code segment~~-for recalculating the aggregated cash flow based on the new positions of said annual points.

### ***Allowable Subject Matter***

**Claims 1–2, 4–5, 8–12, 14–15, 18–21, 23–24, 27–29 and 34** are allowed.

### ***Reasons for Allowance***

The following is a statement of reasons for indication of allowable subject matter.

The prior art fails to teach or suggest the limitations of:

“providing investment coaching over the wide area network for any projected surplus of income after expenses...providing financial coaching over the wide area network for any projected deficit of income after expenses...wherein the investment coaching and financial coaching are each directly provided to a user through a customized automated coaching interface, and are each directly provided to the user through customized independent counseling from a live advisor ... according to a user-selected service level agreement ...wherein the user introduces life risk events into the at least one of the income and expense projections and wherein the automated coaching interface performs a life risk analysis, the life risk analysis comprising calculating an impact of the life risk events on a cash flow of the user.” (as in Claim 1)

Such limitation is present in all independent claims.

There exist numerous computerized systems through which an investor can input their personal financial information, have their personal financial information analyzed by the system and have the system communicate the results of that analysis through a user interface to the investor. The results of that analysis could contain a graphical

representation of the personal financial information inputted, the generation of financial projections or the offering of financial advice to enable the investor to achieve a financial goal.

The instant application distinguishes from these old and well known practices by complementing the computerized analysis with coaching through an interface on the computerized system with a live advisor, basing the coaching of the live advisor to a user-selected service level agreement, and having the interface perform further risk analysis on the previously generated projections.

Ferguson (US Patent 6,064,984) discloses a method/system for generating a financial projection based upon the personal financial information of an investor, that the financial projection would incorporate life risk events (e.g. college funding event) and provide coaching to achieve the investor's financial goals. (see fig. 5 - 13). Neither this patent, alone nor in combination with others, discloses nor suggests the feature of complementing the computerized analysis with coaching through an interface on the computerized system with a live advisor, basing the coaching of the live advisor to a user-selected service level agreement, and having the interface perform further risk analysis on the previously generated projections.

Atkins (US Patent 5,875,437) discloses a method/system for generating a financial projection based upon the personal financial information of an investor, in which the financial projection incorporates life risk events (decisions). (see col. 34, lines 35 - 48). Neither this patent, alone nor in combination with others, discloses nor suggests the feature of complementing the computerized analysis with coaching

through an interface on the computerized system with a live advisor, basing the coaching of the live advisor to a user-selected service level agreement, and having the interface perform further risk analysis on the previously generated projections.

Sullivan (US Patent 6,615,240) discloses a method/system for providing live counseling over a wide area network. (see abstract). Neither this patent, alone nor in combination with others, discloses nor suggests the feature of complementing the computerized analysis with coaching through an interface on the computerized system with a live advisor, basing the coaching of the live advisor to a user-selected service level agreement, and having the interface perform further risk analysis on the previously generated projections.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JASON M. BORLINGHAUS whose telephone number is (571)272-6924. The examiner can normally be reached on Monday - Friday; 9am - 5:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James A. Kramer can be reached on (571)272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jason M Borlinghaus/  
Primary Examiner, Art Unit 3693  
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